

Exhibit C

18 FEB 2009

MEMORANDUM FOR RECORD

SUBJECT: Request for mortgage foreclosure protections under Service members Civil Relief Act (SCRA) (Public Law 108-189) and the Housing and Economic recovery Act of 2008 (Public Law 110-289)

1. Account # [REDACTED] 7194 (GMAC), [fax to 319.236.5894, confirm 800.766.4622]
2. I was a mobilized soldier as you have in your records.
3. Sub-sections 303 (a) (b) (c) (d) of the SCRA provide the basis of my claim for mortgage foreclosure protections for Service members.
4. The Housing and Economic Recovery Act of 2008 (Public Law 110-289) additionally modifies this Act.
5. The result being that sub-sections (b) and (c) are temporarily lengthened from 90 days to 9 months by Section 2203 of the Housing and Economic Recovery Act of 2008.
6. This also puts into play Section 303 (d) [penalties and remedies] provided for in the SCRA and set forth within the 18 USC.
7. I initially request that the clock be reset on this foreclosure proceeding to account for 9 months versus 3 months and this be confirmed by certified letter to the property of record.
8. I request to GMAC work with me to rework my loan with the variety of instruments available to GMAC as they are now supported by the taxpayer. Options include reduction in index rate, reduction of principle, and forgiveness of interest.
9. POC is the undersigned at cell: 802.233.1884 or email: dervish_9@yahoo.com. Please contact me with your response.

Frederic L. Edquid
MAJ, AV, AZNG

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